

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA**

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In re:

MELISSA SUE CARNER

Case No: 10-51120

Debtor(s)

Chapter 7 Case

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**IMPORTANT INFORMATION FOR PRO SE DEBTORS**

Within the next several days, you will receive a notice in the mail concerning your bankruptcy filing. This notice will identify the date, time and location of the meeting of creditors, at which you are required to appear to be examined under oath by the trustee assigned to your case.

**At least 7 days before the date of the meeting of creditors identified in the notice described above, you must** provide to the trustee assigned to your case a copy of your Federal income tax return for the most recent tax year ending before the date you filed your bankruptcy petition or a transcript of that tax return. The trustee's mailing address appears on the notice you will receive.

You **must** present the following information to the trustee **at the time of the meeting of creditors:**

1. Picture identification, such as a driver's license or passport;
2. Proof of your social security number, in the form of a social security card, W-2 or payroll stub;
3. Evidence of current income, such as your most recent pay stub;
4. Statements for each of your deposit or investment accounts (including checking, savings and money market accounts, mutual funds and brokerage accounts) for the time period that includes the date of filing of your bankruptcy petition; AND
5. Documentation of monthly expenses, if required.

If you have filed a joint case with your spouse, each of you must present the above items for review by the trustee.

Finally, between now and **45 days after the first scheduled date of your meeting of creditors**, you **must** attend a **Financial Management** course and file a copy of the certificate you receive from that course provider with the Bankruptcy Court. A list of approved course providers is available from the Bankruptcy Court Clerk's Office or on the court's website ([www.mnb.uscourts.gov](http://www.mnb.uscourts.gov)) under the **Filing Guidance** tab. If you fail to file evidence of your attendance at a Financial Management course within the required time period, your case may be closed without discharge.

**Bankruptcy Advice Clinic**

The Bankruptcy Advice Clinic is a free service under which low income Minnesota residents contemplating bankruptcy, **and** pro se debtors and creditors already involved in pending bankruptcy cases and adversary proceedings, can receive up to 15 minutes of basic information and bankruptcy-related advice from volunteer bankruptcy attorneys. Attorneys are NOT undertaking to represent any individual beyond the brief advice given at the clinic.

The clinics are available on a bi-weekly basis in Minneapolis and St. Paul. The eight fifteen-minute time slots available each week will be allotted on a first come, first served basis only; no pre-scheduling is available. For more information about the clinic, see [www.mnb.uscourts.gov](http://www.mnb.uscourts.gov) or contact the Volunteer Lawyers Network at 612-752-6677.

Dated: 8/12/10

Lori Vosejka  
Clerk, United States Bankruptcy Court

By: sherri  
Deputy Clerk